

DOCKET NO: 3350-106B
FILE NO: 1158.41557CX2
CLIENT REF: Kight + Ebill-B

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ABSTRACT OF THE DISCLOSURE

To electronically present and pay bills, bill information representing a plurality of bills of a plurality of billers for a plurality of payors is transmitted to the plurality of payors. The transmitted bill information includes first information representing a first of the plurality of bills of a first of the plurality of billers for a first of the plurality of payors. A payment instruction from the first payor to pay the first bill, based on the transmitted first information, is received. A risk associated with payment of the first bill is determined and a debit type is selected based upon the determined risk. A payment of the first bill to the first biller is initiated based on the received payment instruction and to the selected debit type.